Case 15-23680-CMB Doc 41 Filed 06/19/20 Entered 06/19/20 14:24:33 Desc Main Document Page 1 of 2

Fill in this information to identify your case:							
Debtor 1	Patricia A. Chaney						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA					
Case number	15-23680 CMB						
(if known)							

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

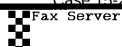
- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file

بكست	Tell	the Court Ab	out the Req	uired Course.			
You m	ust ch	eck one:					
	I completed an approved course in personal financial management:						
	Date I took the course Name of approved provider Certificate Number		06/18/2020				
			provider	InCharge Debt Solutions			
			00301-PAW-DE-034577720				
	mot			e a course in personal f quirement based on <i>(ch</i>		use the court has granted my	
		Incapacity.	I have a m finances.	nental illness or a mental o	deficiency that makes me inca	apable of realizing or making rational decisions	s about
		Disability.			be unable to complete a cour n after I reasonably tried to do	rse in personal financial management in perso so.	n, by
	_ _	Disability. Active duty.	phone, or	through the internet, ever			n, by
		•	phone, or a	through the internet, ever	n after I reasonably tried to do y in a military combat zone. d States trustee (or bankruptcy		,
Part 2:		Active duty.	phone, or a	through the internet, ever ntly on active military duty district in which the United	n after I reasonably tried to do y in a military combat zone. d States trustee (or bankruptcy	so.	,
	□ □ Sign	Active duty. Residence.	phone, or the lam curre	through the internet, ever ntly on active military duty district in which the United	n after I reasonably tried to do y in a military combat zone. d States trustee (or bankruptcy	so.	,

1/001

Fax Server



Certificate Number: 00301-PAW-DE-034577720

Bankruptcy Case Number: 15-23680



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 18, 2020, at 10:11 o'clock PM EDT, PATRICIA A CHANEY completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 18, 2020 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor